

A bill for an act  
relating to consumer protection; regulating consumer contracts; imposing certain  
language requests; providing remedies; amending Minnesota Statutes 2008,  
section 325G.31.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 2008, section 325G.31, is amended to read:

**325G.31 ~~PLAIN LANGUAGE REQUIRED~~ REQUIREMENTS.**

Subdivision 1. Requirements. (a) Except as provided in section 325G.32, every  
consumer contract ~~shall~~ must be written in a clear and coherent manner using words with  
common and everyday meanings and ~~shall~~ must be appropriately divided and captioned  
by its various sections.

(b) If, in the course of entering into a consumer contract, a person negotiates with  
the consumer in a language other than English, the consumer contract entered into must be  
written in the language used by the parties during the negotiations.

Subd. 2. Remedies. (a) A contract that contains a material violation of subdivision  
1, paragraph (b), is voidable by the consumer.

(b) A person who commits a material violation of subdivision 1, paragraph (b), is  
liable to the consumer for:

(1) actual, incidental, and consequential damages;

(2) statutory damages of \$500; and

(3) reasonable attorney fees, costs, and disbursements.

(c) A person who knowingly commits a material violation of subdivision 1,  
paragraph (b), is liable to the consumer for treble damages and statutory damages of  
\$2,500.

**S.F. No. 3250, as introduced - 86th Legislative Session (2009-2010) [10-5050]**

- 2.1            For the purposes of this subdivision, "person" means an individual, partnership,  
2.2            corporation, or other business or legal entity.